

Photographic Alliance of Great Britain Insurance



Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Product: Photographic Alliance Members All Risks Policy

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Members All Risks insurance provides cover for loss of or damage to your photographic equipment and accessories including laptops audio and visual equipment speakers projectors binoculars and hi-fis.



What is insured?

- ✓ Accidental loss, destruction, damage and theft to your photographic equipment and accessories.



Where am I covered?

- ✓ Anywhere in the United Kingdom and Europe.
- ✓ Worldwide for up to an aggregate total of 30 days per Period of Insurance.



What is not insured?

- ✗ Depreciation, wear and tear.
- ✗ Gradual operating cause or any process of cleaning repair restoration and re-siting other than costs involved following insured damage.
- ✗ Damage to your own property that you have deliberately caused or allowed to happen.
- ✗ Damage caused by or happening through or in consequence directly or indirectly of Terrorism.
- ✗ Damage caused by or happening through or in consequence directly or indirectly of press photography aerial photography stunt photography or underwater photography.
- ✗ Mechanical or electrical breakdown.
- ✗ Corrosion rust dampness dryness marring or scratching.
- ✗ Damage caused by any Computer Virus unauthorised access to any System or loss of Data.
- ✗ Any item with a single article limit above £5,000.
- ✗ Damage that occurred before the commencement of cover.



What are my obligations?

- You must take all reasonable steps to prevent damage to your property.
- You must pay the premiums shown in the policy schedule.
- You must answer our questions honestly, accurately and provide true and complete information and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- Tell us as soon as reasonably possible if there has been a loss or Damage or an Event that could give rise to a claim. Damage caused by riot must be reported within 7 days.
- Notify the police within 24 hours of Damage caused by thieves or malicious persons damage.
- You must comply with all the conditions set out in the policy.
- You must keep a detailed record of Your insured equipment.



Are there any restrictions on cover?

- ! Theft from any vehicle is excluded unless the property is concealed in a glove compartment or locked luggage compartment and either all doors and other means of access to the vehicle including the boot are locked or entry or access to the vehicle has been effected by forcible and violent means.
- ! Cover is not provided for any property that you did not include when assessing the total value of the property that you wanted to insure on your policy
- ! Your Contribution - this is the part of the claim you have to pay



When and how do I pay?

The premium should be paid to Darwin Clayton (UK) Ltd in accordance with the instructions and timescales that they have provided with your premium invoice



When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



How do I cancel the contract?

You can cancel the policy by using the contact details in your documentation.